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57. (Currently Amended) A computer-implemented method for providing selective access to a consumer information account, the method comprising the steps of:

storing data for a consumer information account;

providing an interface whereby an owner of the consumer information account can specify the terms by which third parties can access the consumer information account;

storing the terms for future use in an authentication module of a server;

associating the stored terms with one or more authorization tickets; [[and]]

transmitting the authorization tickets to specified third parties;

receiving the authorization tickets from a distributed computer network;

comparing the authorization tickets to data in the authentication table associated with the consumer information account using the authentication module in order to determine at least one of: whether the authorization ticket is being used by an authorized third-party who is not the consumer, whether the temporary authorization has expired, and what level of access to the information account is associated with the temporary authorization; and

granting a level of access to the consumer information account based on the authorization ticket if the authorization ticket is found valid based on the comparing step.

58. (Original) The method of claim 57, further comprising the steps of:

receiving requests from the third parties for access to the consumer information account, each of the requests comprising an authorization ticket;

in response to each of the requests, retrieving the stored terms associated therewith; and

granting the third parties access to the consumer information account in accordance with the stored terms associated with the third party's authorization ticket.

59. (Original) The method of claim 57, wherein each of said authorization tickets is associated with a set of authorization parameters.